

## In the Claims

1. (currently amended) A method for performing a commercial transaction via a network;

specifying a commercial transaction for a user in a personal access module connected to the network, the personal access module operated only by the user;

receiving the commercial transaction in a personal access link configured to operate according to a profile ~~associated with~~ determined by the user;

forwarding the commercial transaction to a financial institution system depending on the profile ~~of~~ determined by the user; and

forwarding the commercial transaction from the financial institution system to a selected merchant system depending on the profile ~~of~~ determined by the user and the commercial transaction.

2. (original) The method of claim 1 wherein the user profile is generated and updated using a mobile agent.

3. (original) The method of claim 1 wherein the personal access module identifies the user and a method of payment.

4. (original) The method of claim 1 wherein the personal access link is a web site operated by the financial institution system.

5. (original) The method of claim 1 wherein the financial institution system is coupled to a plurality of merchant systems.

6. (currently amended) A system for performing a commercial transaction via a network;

a personal access module connected to the network for specifying a commercial transaction for a user;

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a personal access link configured to operate according to a profile associated with determined by the user and for receiving the commercial transaction, the personal access link operated only by the user;

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a financial institution system for receiving the commercial transaction depending on the profile of determined by the user; and

a selected merchant system for receiving commercial transaction from the financial institution system depending on the profile of determined by the user and the commercial transaction.

7. (original) A method for performing a commercial transaction via a network;

generating a commercial transaction in a personal computer operated by a user;

forwarding the commercial transaction from the personal computer to a financial institution system; and

forwarding the commercial transaction from the financial institution system to a merchant system without direct contact between the personal computer and the merchant system.